

Information to identify the case:

Debtor 1	<u>Gina M. Ciminel</u>	Social Security number or ITIN	xxx-xx-1087
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22410-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gina M. Ciminel
fka Gina M. Volpe, fka Gina M. Garrity

6/12/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gina M. Ciminell
 Debtor

Case No. 14-22410-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db +Gina M. Ciminell, 116 Windermere Court, McMurray, PA 15317-3670
 cr +Peters Township Sanitary Authority, 3244 Washington Road, McMurray, PA 15317-6404
 13871204 +AMS Servicing, LLC, 3374 Walden Avenue, Suite 120, Depew, NY 14043-2437
 13871213 Fifth Third Bank, P. O. Box 740789, Cincinnati, OH 45274-0789
 13897234 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 13871216 McKees Rocks, c/o Berkheimer Tax Administrator, PO Box 21450,
 Lehigh Valley, PA 18002-1450
 14664304 +Nationstar Mortgage LLC, P.O. Box 619094, Dallas TX 75261-9094
 13873161 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13871218 PNC Bank, P. O. Box 856177, Louisville, KY 40285-6177
 13907370 +Peters Township Sanitary Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13871220 Steeler NFL, PO Box 13337, Philadelphia, PA 19101-3337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2018 01:31:55 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13871205 EDI: BANKAMER.COM Jun 13 2018 05:28:00 Bank of America, PO Box15019,
 Wilmington, DE 19886-5019
 13918826 +E-mail/Text: bncmail@w-legal.com Jun 13 2018 01:32:08 CERASTES, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13871207 EDI: CAPITALONE.COM Jun 13 2018 05:28:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 13871208 +EDI: CAPITALONE.COM Jun 13 2018 05:28:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13919188 EDI: BL-BECKET.COM Jun 13 2018 05:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13871209 EDI: CHASE.COM Jun 13 2018 05:28:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 13871210 EDI: CITICORP.COM Jun 13 2018 05:28:00 Citi Cards, Processing Center,
 Des Moines, IA 50363-0005
 13871211 +EDI: CITICORP.COM Jun 13 2018 05:28:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 13871212 EDI: DISCOVER.COM Jun 13 2018 05:28:00 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 13874169 EDI: DISCOVER.COM Jun 13 2018 05:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13871214 EDI: WFNBNB.COM Jun 13 2018 05:28:00 Giant Eagle/Comenity, PO Box 659584,
 San Antonio, TX 78265-9584
 13871215 EDI: CBSKOHLS.COM Jun 13 2018 05:28:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
 13871217 E-mail/Text: bknotis@nationwide.com Jun 13 2018 01:32:04 Nationwide Mortgage,
 PO Box 919000, Des Moines, IA 50391-9000
 13921840 EDI: PRA.COM Jun 13 2018 05:28:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13908324 EDI: Q3G.COM Jun 13 2018 05:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14239641 EDI: Q3G.COM Jun 13 2018 05:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13871219 EDI: RMSC.COM Jun 13 2018 05:28:00 Sams Club/GEICOR, PO Box 530942,
 Atlanta, GA 30353-0942
 13889041 +E-mail/Text: bncmail@w-legal.com Jun 13 2018 01:32:08 TD BANK USA, N.A.,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13871221 EDI: WTRRNBNB.COM Jun 13 2018 05:28:00 Target Card Servcies, PO Box 660170,
 Dallas, TX 75266-0170
 14787471 EDI: WFFC.COM Jun 13 2018 05:28:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
 cr Nationwide Advantage Mortgage Company
 cr Wells Fargo Bank, N.A.
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13871206* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box15019, Wilmington, DE 19886-5019)

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Jun 12, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Gina M. Ciminel chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Heather Stacey Riloff on behalf of Creditor Nationwide Advantage Mortgage Company
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Peters Township Sanitary Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Karina Velter on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com
Lara Shipkovitz Martin on behalf of Creditor NATIONSTAR MORTGAGE LLC lmartin@bernsteinlaw.com,
cwirick@bernsteinlaw.com;cwirick@ecf.courtdrive.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8